

Fill in this information to identify the case:

Debtor Name Laura Marcela Pignataro

United States Bankruptcy Court for the: Southern District of New York

Case number: 22-22276

Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: March 2024

Date report filed: 10/14/2024
MM / DD / YYYY

Line of business: Small Business

NAISC code: _____

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Laura Marcela Pignataro

Original signature of responsible party /S/Laura Marcela Pignataro

Printed name of responsible party Laura Marcela Pignataro

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes No N/A

If you answer *No* to any of the questions in lines 1-9, attach an explanation and label it *Exhibit A*.

1. Did the business operate during the entire reporting period?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you plan to continue to operate the business next month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you paid all of your bills on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Did you pay your employees on time?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed your tax returns and paid all of your taxes?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. Have you timely filed all other required government filings?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
9. Have you timely paid all of your insurance premiums?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

If you answer *Yes* to any of the questions in lines 10-18, attach an explanation and label it *Exhibit B*.

10. Do you have any bank accounts open other than the DIP accounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Have you sold any assets other than inventory?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. Did any insurance company cancel your policy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Did you have any unusual or significant unanticipated expenses?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Has anyone made an investment in your business?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

17. Have you paid any bills you owed before you filed bankruptcy?

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 8,957.82

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here. \$ 0.00

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

- \$ 1,659.96

Report the total from *Exhibit D* here.

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

+ \$ 1,659.96

This amount may be different from what you may have calculated as *net profit*.

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

= \$ 10,617.78

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

\$ 0.00

(*Exhibit E*)

4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 0.00

(*Exhibit F*)

5. Employees

26. What was the number of employees when the case was filed? 0

27. What is the number of employees as of the date of this monthly report? 0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00

29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0.00

30. How much have you paid this month in other professional fees? \$ 0.00

31. How much have you paid in total other professional fees since filing the case? \$ 0.00

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	<i>Column A</i> Projected	<i>Column B</i> Actual	<i>Column C</i> Difference
	Copy lines 35-37 from the previous month's report.	Copy lines 20-22 of this report.	Subtract Column B from Column A.
32. Cash receipts	\$ _____	-\$ <u>0.00</u>	= \$ _____
33. Cash disbursements	\$ _____	-\$ <u>1,659.96</u>	= \$ _____
34. Net cash flow	\$ _____	-\$ <u>1,659.96</u>	= \$ _____
35. Total projected cash receipts for the next month:			\$ _____
36. Total projected cash disbursements for the next month:			-\$ _____
37. Total projected net cash flow for the next month:			= \$ _____

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- 39. Bank reconciliation reports for each account.
- 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- 41. Budget, projection, or forecast reports.
- 42. Project, job costing, or work-in-progress reports.



Statement Period
From March 01, 2024
To March 31, 2024
Page 1 of 4

PRIVATE CLIENT GROUP 333
75 HOLLY HILL LANE
GREENWICH, CT 06830

LAURA MARCELA PIGNATARO 8-333
DEBTOR IN POSSESSION
CASE # 22 22276 SHL
7 WATCH HILL RD
CROTON HUDSON NY 10520 999

See Back for Important Information

Primary Account: [REDACTED] 0

IMPORTANT NOTICE: EFFECTIVE AS OF APRIL 15, 2024, FLAGSTAR PRIVATE BANK (THE "BANK") HAS UPDATED ITS PRIVACY NOTICE, CALIFORNIA CONSUMER PRIVACY ACT DISCLOSURE NOTICE, AND ONLINE PRIVACY STATEMENT (COLLECTIVELY, THE "PRIVACY DOCUMENTATION").

THE UPDATED PRIVACY DOCUMENTATION WILL REPLACE ALL PRIVACY DOCUMENTATION IN EFFECT PRIOR TO APRIL 15, 2024. ON OR AFTER APRIL 15, 2024, PLEASE VISIT [HTTPS://WWW.FLAGSTAR.COM/PRIVATE-BANK/ABOUT-US/AGREEMENTS-AND-DISCLOSURES.HTML](https://www.flagstar.com/private-bank/about-us/agreements-and-disclosures.html) TO VIEW THE FULL TEXT OF THE UPDATED PRIVACY DOCUMENTATION.

<u>Signature Relationship Summary</u>	<u>Opening Bal.</u>	<u>Closing Bal.</u>
BANK DEPOSIT ACCOUNTS [REDACTED]	8,957.82	7,362.02
BANKRUPTCY CHECKING		
RELATIONSHIP	TOTAL	7,362.02



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Page 2 of 4

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CASE # 22 22276 SHL
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CROTON HUDSON NY 10520 999

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Primary Account: [REDACTED] 0

BANKRUPTCY CHECKING [REDACTED]

Summary

Previous Balance as of March	01, 2024	8,957.82
1 Credits		37.82
26 Debits		1,633.62
Ending Balance as of March	31, 2024	7,362.02

Deposits and Other Credits

Mar 18 DEBIT CARD REFUND ON 03/18 AT TIKTOK SHOP *****2699	6505840896	CA	37.82
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Withdrawals and Other Debits

Mar 04 DEBIT CARD PURCHASE ON 03/04 AT OPC INS SERVICE FEE 02 *****2699	ELKHORN	NE	7.14
Mar 04 DEBIT CARD PURCHASE ON 03/04 AT OCEAN STATE 503 *****2699	FISHKILL	NY	40.07
Mar 04 DEBIT CARD PURCHASE ON 03/04 AT OPC INTEGON NATL INS C *****2699	BETHPAGE	NY	238.00
Mar 04 DEBIT CARD PURCHASE ON 03/04 AT PUBLIC STORAGE 10600 *****2699	800 567 0759	CA	279.00
Mar 05 POS PURCHASE ON 03/05 AT CVS PHARM 05058 44 MA *****2699	CROTON ON HUD	NY	63.51
Mar 05 DEBIT CARD PURCHASE ON 03/05 AT VAPE N CIGAR FISHKILL *****2699	FISHKILL	NY	75.58
Mar 06 DEBIT CARD PURCHASE ON 03/06 AT BP 1824341CROTO	CROTON ON HUD	NY	34.37



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Page 3 of 4

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CROTON HUDSON NY 10520 999

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Primary Account: [REDACTED] 0

Date	Description		
	*****2699		
Mar 11	DEBIT CARD PURCHASE ON 03/11 AT APPLE COM BILL	CUPERTINO	CA 2.16
	*****2699		
Mar 11	DEBIT CARD PURCHASE ON 03/11 AT UBER EATS	8005928996	CA 36.77
	*****2699		
Mar 12	DEBIT CARD PURCHASE ON 03/12 AT UBER EATS	8005928996	CA 39.59
	*****2699		
Mar 12	NON-US DEBIT CARD PURC ON 03/12 AT DHGATE COM	20240311 020	GBR 94.87
	*****2699		
Mar 13	POS PURCHASE ON 03/13 AT CVS PHARM 05058 44 MA	CROTON ON HUD	NY 57.78
	*****2699		
Mar 13	DEBIT CARD PURCHASE ON 03/13 AT TIKTOK SHOP	6505840896	CA 74.57
	*****2699		
Mar 13	POS PURCHASE ON 03/13 AT SHOPRITE CROTON S1 SOU	CROTON ON HUD	NY 107.91
	*****2699		
Mar 19	DEBIT CARD PURCHASE ON 03/19 AT UBER EATS	SAN FRANCISCO	CA 74.17
	*****2699		
Mar 20	DEBIT CARD PURCHASE ON 03/20 AT ROW 13 WINES	CROTON ON HU	NY 22.76
	*****2699		
Mar 21	DEBIT CARD PURCHASE ON 03/21 AT AMAZON COM R60QS6R71	SEATTLE	WA 48.60
	*****2699		
Mar 21	POS PURCHASE ON 03/21 AT CVS PHARM 05058 44 MA	CROTON ON HUD	NY 53.37
	*****2699		
Mar 25	DEBIT CARD PURCHASE ON 03/25 AT AMAZON COM RH6ZM41U1	SEATTLE	WA 17.33
	*****2699		
Mar 25	POS PURCHASE ON 03/25 AT SHOPRITE CROTON S1 SOU	CROTON ON HUD	NY 117.07



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Page 4 of 4

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Primary Account: [REDACTED] 0

Date	Description		
	*****2699		
Mar 25	AUTOMATED PAYMENT ck/ref no. 6726553		15.00
	VENMO PAYMENT 1033316715432		
Mar 27	DEBIT CARD PURCHASE ON 03/27 AT FOODTOWN 606	CROTON ON HU NY	22.73
	*****2699		
Mar 27	DEBIT CARD PURCHASE ON 03/27 AT CROTON GAS STAT	CROTON ON HU NY	44.70
	*****2699		
Mar 28	DEBIT CARD PURCHASE ON 03/28 AT APPLE COM BILL	866 712 7753 CA	2.99
	*****2699		
Mar 28	DEBIT CARD PURCHASE ON 03/28 AT APPLE COM BILL	866 712 7753 CA	7.58
	*****2699		
Mar 29	DEBIT CARD PURCHASE ON 03/29 AT UBER EATS	SAN FRANCISCO CA	56.00
	*****2699		

Daily Balances

Feb 29	8,957.82	Mar 19	7,770.15
Mar 04	8,393.61	Mar 20	7,747.39
Mar 05	8,254.52	Mar 21	7,645.42
Mar 06	8,220.15	Mar 25	7,496.02
Mar 11	8,181.22	Mar 27	7,428.59
Mar 12	8,046.76	Mar 28	7,418.02
Mar 13	7,806.50	Mar 29	7,362.02
Mar 18	7,844.32		

* * Total for This * Total *
* * Period * Year-to-date *

* Total Overdraft Fees * .00 * .00 *

* Total Returned Item Fees * .00 * .00 *

Mar-24

starting balance \$ 8957.82

Paychecks
0

Gas	\$	79.07
Groceries	\$	247.71
Food	\$	206.53
Clothing	\$	202.78
Medication/CVS	\$	174.66
Misc	\$	106.00
Alcohol/Tobacco	\$	98.34
<hr/>		
Payment to Trustee Sam Dawidow		
20 kings ferry insurance payment		
Vehicle Insurance	\$	245.14
Storage Unit	\$	279.00
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Payment to Anne Penachio		
Venmo	\$	15.00
Apple	\$	5.73
	\$	<hr/>
	\$	1,659.96